Fill in t	his information to identify the case:			
Debtor	James Robert Whitson     dba Kitzman's Flowers & Gifts	_		
Debtor 2	2 Nancy Antoinette Whitson	_		
United S	e, if filing) States Bankruptcy Court for the <u>EASTER</u> umber <u>1521774</u>	N_District of MICHIGAN		
Offic	ial Form 410S1			
Noti	ice of Mortgage	Payment Char	<b>ige</b> 12	/15
principa	al residence, you must use this fo	orm to give notice of any cha	I installments on your claim secured by a security interest in the del anges in the installment payment amount. File this form as a supple unt is due. See Bankruptcy Rule 3002.1.	
Name Servic	of creditor: NewRez LLC d/b/ ing	a Shellpoint Mortgage	Court claim no. (if known): <u>13-1</u>	
Last 4	digits of any number you use t	0	Date of payment change: 5/1/2021	
	the debtor's account: <u>6273</u>		Must be at least 21 days after date	
			of this notice	
			<b>New total payment:</b> \$668.88  Principal, interest, and escrow, if any	
Part 1:	Escrow Account Payment Ac	djustment		
1.	Will there be a change in the	debtor's escrow account	t payment?	
		crow account statement prepa e. If a statement is not attache	ared in a form consistent with applicable nonbankruptcy law. Describe ed, explain why:	
	Current escrow payment: \$159.6	New eso	crow payment: <u>\$202.20</u>	
Part 2:	Mortgage Payment Adjustme	ent		
2.	Will the debtor's principal and variable-rate account?	d interest payment chanç	ge based on an adjustment to the interest rate on the debtor	's
	■ No □ Yes. Attach a copy of the rate explain why:	change notice prepared in a f	orm consistent with applicable nonbankruptcy law. If a notice is not attac	hed,
	Current interest rate:	New inter	est rate:	
(	Current principal and interest pa	yment: New principal and	d interest payment:	
Part 3:	Other Payment Change			
3.	Will there be a change in the	debtor's mortgage paym	ent for a reason not listed above?	
	■ No			
	□ Yes Attach a copy of any doc	ument describing the basis for equired before the payment cl	r the change, such as a repayment plan or loan modification agreement. hange can take effect.)	

Official Form 410S1

Reason for change:

Current mortgage payment

Notice of Mortgage Payment Change

New mortgage payment:

page 1

Print Name Middle Name

Part 4: Sig	n Here							
•	The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.							
Check the app	ropriate box.							
□ I am the	ecreditor							
■ I am the	e creditor's authorized agent	t.						
	der penalty of perjury tl and reasonable belief.		ion provided ir	this claim is	true a	and correct to the best of my knowledge,		
/s/ Susal Signature	na E. Lykins	Date <u>04/08/20</u>	021					
Print	Susana First Name	E. Middle Name	Lykins Last Name		Title	Authorized Agent for Creditor		
Company	Robertson, Anschutz, Sch	neid, Crane & Partr	ners, PLLC					
Address	10700 Abbott's Bridge Rd, Number Street	Suite 170						
	Duluth GA 30097 City		State	ZIP Code				
Contact Phone	470-321-7112 Ext 145				Email	slykins@raslg.com		

## UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MICHIGAN DETROIT DIVISION

IN RE:		CASE NO.: 15-21774-dob
James Robert Whitson Nancy Antoinette Whitson, Debtor.		Chapter 13
<del></del>		/
CER	TIFICATE OF S	<u>SERVICE</u>
I HEREBY CERTIFY that on	April 8, 2021	, I electronically filed the foregoing with the
Clerk of Court using the CM/ECF system, ar	nd a true and corre	ect copy has been served via United States Mail to
the following:		
JAMES ROBERT WHITSON DBA KITZMAN'S FLOWERS & GIFTS PO BOX 578 STANDISH, MI 48658		
NANCY ANTOINETTE WHITSON PO BOX 578 STANDISH, MI 48658		
AND VIA ELECTRONIC MAIL TO:		
GREGORY J. OSTROM OSTROM LAW FIRM, P.C. 4901 TOWNE CENTRE, STE. 115 SAGINAW, MI 48604		
THOMAS MCDONALD 3144 DAVENPORT SAGINAW, MI 48602		
	$\mathrm{By:}\ /_{\mathrm{S}}$ / Sama	antha Jones

Official Form 410S1

Notice of Mortgage Payment Change

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Samantha Jones

Email: samjones@raslg.com



Shellpoint Mortgage Servicing Servicing PO Box 10826 Greenville, SC 29603 0826

For Inquiries: (800) 365-7107

Final

JAMES R WHITSON 3461 PINE RIVER RD STANDISH MI 48658 Analysis Date:
Loan:
Property Address:
3461 PINE RIVER RD
STANDISH, MI 48658

March 29, 2021

## **Annual Escrow Account Disclosure Statement - Account History**

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Contractual	Effective May 01, 2021
P & I Pmt:	\$466.68	\$466.68
Escrow Pmt:	\$159.62	\$202.20
Other Funds Pmt:	\$0.00	\$0.00
Asst. Pmt (-):	\$0.00	\$0.00
Reserve Acct Pmt:	\$0.00	\$0.00
Total Payment	\$626.30	\$668.88

Prior Esc Pmt	December 01, 2020
P & I Pmt:	\$466.68
Escrow Pmt:	\$159.62
Other Funds Pmt:	\$0.00
Asst. Pmt (-):	\$0.00
Resrv Acct Pmt:	\$0.00
Total Payment	\$626.30

Escrow Balance Calculation	
Due Date: Escrow Balance: Anticipated Pmts to Escrow: Anticipated Pmts from Escrow (-):	January 01, 2021 \$78.98 \$638.48 \$0.00
Anticipated Escrow Balance:	\$717.46



**Cushion Calculation:** Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 322.61. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 322.61 or 1/6 of the anticipated payment from the account.

This is a statement of actual activity in your escrow account from Jan 2021 to Apr 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

	Payments to Es	crow	Payments From	1 Escrow		Escrow Balan	ice
Date	Anticipated	Actual	Anticipated	Actual	Description	Required	Actual
					Starting Balance	0.00	(301.42)
Jan 2021		141.58			*	0.00	(159.84)
Jan 2021		141.58			*	0.00	(18.26)
Feb 2021		141.58			*	0.00	123.32
Mar 2021		4,133.32			*	0.00	4,256.64
Mar 2021				4,177.66	* Escrow Only Payment	0.00	78.98
					Anticipated Transactions	0.00	78.98
Apr 2021		638.48 P					717.46
	\$0.00	\$5,196.54	\$0.00	\$4,177.66			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number. P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

For Inquiries: (800) 365-7107

Analysis	Date:
Loan:	

March 29, 2021

## **Annual Escrow Account Disclosure Statement - Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account

Date	Anticipated Payments			Escrow Balance		
	To Escrow	From Escrow	Description	Anticipated	Required	
			Starting Balance	717.46	1,208.29	
May 2021	161.30			878.76	1,369.59	
Jun 2021	161.30	1,208.28	Hazard	(168.22)	322.61	
Jul 2021	161.30			(6.92)	483.91	
Aug 2021	161.30			154.38	645.21	
Sep 2021	161.30	232.51	Town Tax	83.17	574.00	
Oct 2021	161.30			244.47	735.30	
Nov 2021	161.30			405.77	896.60	
Dec 2021	161.30	494.85	Town Tax	72.22	563.05	
Jan 2022	161.30			233.52	724.35	
Feb 2022	161.30			394.82	885.65	
Mar 2022	161.30			556.12	1,046.95	
Apr 2022	161.30			717.42	1,208.25	
	\$1,935.60	\$1,935.64				

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 717.46. Your starting

balance (escrow balance required) according to this analysis should be \$1,208.29. This means you have a shortage of 490.83. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's

deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months.

We anticipate the total of your coming year bills to be 1,935.64. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	\$161.30
Surplus Reduction:	\$0.00
Shortage Installment:	\$40.90
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$202.20

**Paying the shortage**: If your shortage is paid in full, your new monthly payment will be \$627.98 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loar. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against t collateral property, which has not been discharged in your bankruptcy.

## **Notice of Error or Information Request Address**

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan! If you want to request information about your loan if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Information Request, please write to us at the following address

Shellpoint Mortgage Servicing PO Box 10826 Greenville, SC 29603 0826